

**DOCKET NO.:** OUSA-1005 / US-0011.01  
**Application No.:** 10/649,237  
**Office Action Dated:** December 9, 2008

**PATENT**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**In re Application of:**  
**Jerromy Laverne Johnson**

**Confirmation No.: 6004**

**Application No.: 10/649,237**

**Group Art Unit: 3626**

**Filing Date: August 26, 2003**

**Examiner: Raj, Rajiv J**

**For: INFRASTRUCTURE METHOD AND SYSTEM FOR MANAGING  
DEDUCTIBLES FOR INSURANCE POLICIES**

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**REPLY PURSUANT TO 37 CFR § 1.116**

In response to the Official Action dated **December 9, 2008**, reconsideration is respectfully requested in view of the amendments and/or remarks as indicated below:

- ☐ **Amendments to the Specification** begin on page                      of this paper.
- ☒ **Amendments to the Claims** are reflected in the listing of the claims which begins on page 2 of this paper.
- ☐ **Amendments to the Drawings** begin on page                      of this paper and include an attached replacement sheet.
- ☒ **Remarks** begin on page 6 of this paper.